

HEALTH BENEFITS E-NEWS

*Department of Human Resource Management
Office of Health Benefits*

July 15, 2005

Counsel New LTD Participants on Processing of Enrollment and Premium Payment

When active employees in the Virginia Sickness and Disability Program (VSDP) exhaust their short-term disability (STD) benefits and move into long-term disability (LTD), they have the option of enrolling in the State Retiree Health Benefits Program as an LTD participant. (Section 5.14 of the Health Insurance Manual discusses this transition and the requirements for electing LTD coverage). Please inform your new LTD participants of the premium payment requirements listed below so that they can plan accordingly:

- When Benefits Administrators key employees out of active coverage and into LTD coverage, BES automatically assigns the new LTD participant to bill premium code 09, which puts claims processing on hold pending payment of premiums. This is appropriate since all LTD participants must pay their premium directly to the billing agent (Anthem or Kaiser). The premium may not be deducted from the LTD benefit.
- Once the enrollment for LTD coverage is keyed into BES, a bill is generated. Until that premium bill is paid, the participant will not have access to coverage, including prescription drugs.
- Since keying of LTD coverage often does not occur until the end of active coverage, there is usually a period of time between the end of active coverage and the payment of the first premium amount when the participant does not have access to benefits. However, as soon as the bill is paid, and as long as it is paid in a timely manner, access to benefits will commence back to the enrollment date. For Anthem members, it usually takes an additional two business days to update Medco.

Healthy Virginians Grand Prize Winners Named

Employees from the Department of Corrections, Virginia Department of Transportation and Department of Social Services are the lucky winners of Grand Prizes through the *Healthy Virginians* initiative. The three winners are currently in the process of choosing from among the prizes listed for their category. Attached is a flyer that you may distribute by e-mail or post in visible locations at your agency. Congratulations to:

- **First Place** – Penny Spivey, Sussex I Correctional Center.
- **Second Place** – Kenny Robinson, VDOT, Verona Residency
- **Third Place** – Deborah Davis, DSS, Richmond

Healthy Virginians Progress Report Available on the Web

The Governor's *Healthy Virginians* initiative has made many state employees "world travelers." During the seven-month walking program, 20,000 state employees logged almost 600 million steps, or enough to walk around the world 11 times and more! Gold, silver and bronze awards were presented this week to 53 state agencies and more than 200 CommonHealth coordinators across the state were given special recognition. A progress report and a list of award winners may be found on the *Healthy Virginians* Web site at www.healthyvirginians.virginia.gov.

Benefits Administrator Memo Distributed on Data Match Report

Should you receive a request for information relating to the Group Health Plan Report, IRS/SSA/CMS Data Match Project, B.A. Memo #05-10 was distributed by e-mail last week and will be up soon on the DHRM Web site. Questions may be addressed to Susan Jones at (804) 225-2852.